

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 24-18710-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul A. Baynard Sr.	Lori G. Baynard
aka Paul Alexander Baynard, aka Paul	aka Lori Geniene Baynard, aka Lori
Baynard	Baynard
154 N. Hill Drive	154 N. Hill Drive
Westampton, NJ 08060	Westampton, NJ 08060

Social Security No.:

xxx-xx-5106	xxx-xx-5652
-------------	-------------

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 2/5/25  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: January 16, 2025  
JAN: mjb

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Paul A. Baynard, Sr.  
Lori G. Baynard  
Debtors

Case No. 24-18710-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 16, 2025

User: admin  
Form ID: 132

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Paul A. Baynard, Sr., Lori G. Baynard, 154 N. Hill Drive, Westampton, NJ 08060-5722
520381211	+ Township of Westampton, Attn: Tax Office, 710 Rancocas Rd., Westampton, NJ 08060-5642

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 16 2025 20:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 16 2025 20:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520429825	Email/PDF: bncnotices@becket-lee.com	Jan 16 2025 21:08:10	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520381192	+ Email/PDF: bncnotices@becket-lee.com	Jan 16 2025 21:18:49	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
520381193	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 16 2025 21:08:08	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520389672	+ Email/PDF: ebn_ais@aisinfo.com	Jan 16 2025 21:18:32	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520381194	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 21:08:08	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520449514	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 21:07:50	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520381195	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 21:18:44	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520381196	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 16 2025 20:56:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
520381197	+ Email/PDF: creditonebknofications@resurgent.com	Jan 16 2025 21:07:35	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520381198	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 16 2025 20:55:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
520387065	Email/Text: mrdiscen@discover.com	Jan 16 2025 20:53:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520381199	+ Email/Text: mrdiscen@discover.com	Jan 16 2025 20:53:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Jan 16, 2025

Form ID: 132

Total Noticed: 35

520381200	Email/Text: bankruptcycourts@equifax.com	Jan 16 2025 20:54:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
520381201	^ MEBN	Jan 16 2025 20:50:46	Experian, PO Box 4500, Allen, TX 75013-1311
520381202	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 16 2025 20:54:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
520381203	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 16 2025 20:54:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
520381204	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 16 2025 21:08:01	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203
520412808	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 16 2025 20:54:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520384466	Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2025 21:07:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520440540	^ MEBN	Jan 16 2025 20:51:06	Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
520381205	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2025 21:07:50	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520381206	Email/Text: camanagement@mtb.com	Jan 16 2025 20:55:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
520438937	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2025 20:55:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520381207	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2025 20:55:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
520453628	Email/Text: Bankruptcy.Notices@pnc.com	Jan 16 2025 20:53:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101
520381208	Email/Text: Bankruptcy.Notices@pnc.com	Jan 16 2025 20:53:00	PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222
520381209	Email/Text: signed.order@pfwattorneys.com	Jan 16 2025 20:53:00	Pressler, Felt & Warshaw LLP, Attn: Ian Zev Winograd, Esq., 7 Entin Road, Parsippany, NJ 07054-5020
520422114	Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2025 21:07:40	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520381210	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 16 2025 20:53:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
520381212	^ MEBN	Jan 16 2025 20:50:56	TransUnion, PO Box 2000, Chester, PA 19016-2000
520394933	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 16 2025 20:55:00	U.S. Department of Education c/o Nelnet, 121 S 13TH ST, LINCOLN, NE 68508-1904

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520429829	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Jan 16, 2025

Form ID: 132

Total Noticed: 35

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Thomas G. Egner	on behalf of Debtor Paul A. Baynard Sr. tegner@mcdowelllegal.com, tcuccuini@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
Thomas G. Egner	on behalf of Joint Debtor Lori G. Baynard tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5